

4845 Ronson Court • San Diego, CA 92111-1803

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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • November 2010

BILL SIMMONS



SDAR's Local Area Disclosures pamphlet (LAD) has recently been improved and expanded. It is now available on zipForm® under the SDAR Risk Management Forms library, which is a free member benefit. The LAD is also available for purchase through the SDAR REALTOR® store.

Four changes are worth mentioning.

The biggest change is that the specific area disclosures (Section E) have been reorganized and grouped geographically. There is no longer need to flip through all the specific area pages to find areas of interest. The new subheadings are Coastal, North County Inland, East County, City of San Diego, South County, and Desert. For example, North County Inland contains Fallbrook, Bonsall, Gregory Landfill, Escondido, Ramona, Rancho Bernardo, Poway Unified School

District, Rancho Santa Fe/Del Rayo, and Fairbanks Ranch. Of course the buyer still needs to read the other five sections: General; Environmental; Traffic, Roads and Transportation; and Air Traffic and Airports.

Secondly, the disclosures for several areas have been expanded, especially Downtown San Diego. The Downtown disclosures now cover Traffic and Noise, New Buildings, Homeless, and Governments.

Next, the references of phone numbers and web pages have been updated and verified. Many phone numbers were no longer valid. Where possible the phone numbers have been replaced by links to web sites. Hopefully the web sites won't change in the near future.

Finally, all duplications with C.A.R.'s SBSA (Statewide Buyer and Seller Addendum) have been eliminated. This was done not only to avoid the buyer reading something twice, but also to assure the continued availability of the LAD in zipForm®.

Remember, the LAD and the SBSA contain information that may well influence buyers where to look, and whether to proceed with a particular purchase. Please encourage your buyer-clients to read them both, not just sign them. The LAD should not be

Local Area Disclosures for San Diego County



used without the SBSA.

For more information regarding local risk management forms, please see http://www.sdar.com/index.php?pr=Risk_Management_Transaction_Forms or contact the Risk Management Department at (858) 715-8020.

Bill Simmons was the founding chair (1991) of SDAR's Risk Management Committee, and continues to serve on the committee. The committee publishes the LAD and other forms, and conducts brown-bag and other legal seminars. Simmons is also a mediator and immediate past chair of SDAR's Mediation Committee. He was President of SDAR in 1997.

PERIODICAL

HAVE YOU HEARD THE LATEST SCOOP?



The Scoop
of San Diego Real Estate



Perhaps a better question is "Have you seen The Scoop?" Hopefully you've had a chance to watch SDAR's newest way to view the monthly sales statistics and market trends.

The first edition of The Scoop was launched in late September and provided an overview of August and year-to-date stats as well as information shared by Dr. Lawrence Yun at our 2nd Annual Regional Real Estate Summit. Our October edition has been out for almost a month now, and by the

time you receive this publication, the November edition should be landing in your email inbox.

Why do you need The Scoop?

- Learn the latest housing numbers
- Share the video with clients and colleagues
- Post the link on your website

The Scoop is available in several places:

- 1) SDAR website – Just click the icon on the home page.

2) www.SDARScoop.com – This blog site houses the current and past editions of The Scoop and allows for comments and discussion.

3) YouTube – On YouTube simply type in "RealtorsSD" to access SDAR's channel. Here you will find The Scoop and other SDAR related videos.

For more information about The Scoop, please contact the SDAR Communications Department at (858) 715-8026 or editor@sdar.com.



PRESIDENT'S PERSPECTIVE

future of our association. I wish the very best to the 2011 Leadership Team and I look forward to working with that dedicated and talented group, as well as all members in the coming year.

I hope you had a chance to stop by Member Appreciation Day on November 12. We take great pride in our members and the fine work they do in the community. Congratulations to those who were recognized as community volunteers and keep up the good work. It was also an honor to have several veterans with us that day as we paid tribute to veterans everywhere.

The SDAR Young Professionals Network put on another great event on November 18. The Real Estate

BarCamp is unique approach to conferencing and networking. With no set agenda, attendees were able to show up and suggest topics for discussion. This free event was very well attended and really allowed for open discussion on current issues. If you haven't attended a YPN event yet, I encourage you to attend one. For more information about SDAR's YPN, call (858) 715-8005.

The October sales statistics are in and as we anticipated sales have slowed across the board. Sales of detached properties in October slowed almost six percent, while there was no change in the amount of sales for attached properties. October of this year also posted far fewer sales than October of 2009 with a decrease of 20 percent for detached and 22.5 for attached. Year-

to-date sales have also lost steam, with about five percent fewer sales compared to this time last. However, median sales prices year-to-date continue to outpace those of 2009 by 10 percent.

I hope the next month brings you good tidings for your business and personal life.

Sincerely,

Mark Marquez

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San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

San Diego REALTOR® is published monthly. Member subscription rate, included in dues, is \$6 annually. Periodicals postage paid in San Diego, CA. POSTMASTER: Send address changes to San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111. Telephone: (858) 715-8000.

All copy for publication should be mailed to the Editor, San Diego REALTOR®, 4845 Ronson Court, San Diego, CA 92111, by the 20th of the month preceding the month of publication. All copy is subject to editorial approval.

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FROM THE DESK OF THE CEO

November is almost over, and before long we will be embarking on another new year. We have already begun to plan education classes, summits and events for 2011. Block off March 11, 2011 for our Spring Summit, which will be a great informative event on hot issues in the current market. Be sure to check upcoming communications for other important dates and registration information.

By now you have probably received your SDAR dues billing statement. We are offering several ways to save on your local dues this year, including "Going Green" and "Early Bird" discounts. You can also save with our "Referral Credit." I hope you take advantage of these savings as we have created them specifically with your needs in mind. If you have any questions

about your bill or the ways you can save, please contact our Accounting Department at (858) 715-8050.

The Annual Installation Dinner is set for January 15 at the Hotel Del Coronado. Mark your calendar now and join us as we celebrate the installation of 2011 President Bob Kevane and honor our outgoing President Mark Marquez. We will also be presenting the Awards of Excellence to the Broker, REALTOR®, Office Manager, and Affiliate who led the way in 2010 in service to the Association, its members, the community, and the real estate industry as a whole. I hope to see you there in your formal wear!

I'm excited that we have produced two editions of "The Scoop" now. It's been very well received by members,

media, and other associations in the state. If you haven't seen it yet, this short video highlights the latest sales statistics and market trends so you are better educated and can share this information with your clients. The Scoop is sent out to members each month via email, as well as made available on our website, our YouTube channel, and on www.SDARScoop.com.

Lastly, don't forget to take advantage of the free and discounted products and services SDAR offers you. Visit the "Tools, Services & Discounts" page on the REALTORS®/Membership section of our website to take advantage of FREE MongoFax service, as well as half-price tenant screening services through TransUnion, and more.



MICHAEL T. MERCURIO

I hope you enjoy the holiday season and I look forward to sharing more exciting news regarding the New Year.

Sincerely,

Michael T. Mercurio

BOARD OF DIRECTORS HIGHLIGHTS OF OCTOBER 2010 MINUTES

• **President's Report:** Bob Kevane reported his attendance at numerous committee and task force meetings, the Ambassadors Foundation 5K Walk, C.A.R. meetings in Anaheim, PAC Trustee meeting, and the Lincoln Club Luncheon.

• **Vice President's Report:** Raylene Brundage reported that she attended several committee meetings, the Ambassadors Foundation 5K Walk, WCR Luncheon, C.A.R. meetings in Anaheim, Housing Federation Conference, and several local caravans.

• **Chief Executive Officer's Report:** Michael Mercurio reported that as a member of C.A.R. EVP Joel Singer's Association Executive Sounding Board, he met with other AE's from across the state. He also noted that the debut of "The Scoop," SDAR's market update on video, had a high rating of 27% of members looking at it when it was delivered by e-mail.

• **Committee Business:** Cory Shepard, Short Sale Task Force Chair, presented a report on the issues facing the industry, breaking them down into MLS, forms, and short sale negotiator issues. With the goal of raising the standard of practice, the task force plans to publish broker advisories, give some agent training, and invite members of other associations to join the task force.

Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously endorsed Rob McNelis for Santee City Council.

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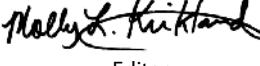
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		Average # of copies each issue during preceding 12 months	Actual # of copies of single issue published nearest to filing date
1. Title of Publication	SAN DIEGO REALTOR®		
2. Publication No.....	1096-8210		
3. Date of Filing	10-1-10		
4. Frequency of Issue.....	Monthly		
5. No. of Issues Published Annually	12		
6. Annual Subscription Price	\$6.00		
7. Complete Mailing Address of Known Office of Publication:			
	4845 Ronson Court, San Diego, San Diego County, CA 92111-1803		
8. Complete Mailing Address of Headquarters of General Business Offices of the Publisher: Same			
9. Full Names & Complete Mailing Address of Publisher, Editor, and Managing Editor:			
Publisher: San Diego Association of REALTORS®			
4545 Ronson Court, San Diego, CA 92111-1803			
Editor: Molly Kirkland, 4545 Ronson Court, San Diego, CA 92111-1803			
Managing Editor: NA			
10. Owner: San Diego Association of REALTORS®, 4545 Ronson Court, San Diego, CA 92111-1803			
11. Known Bondholders, Mortgages, and other Security Holders Owning or Holding 1 percent or more of total amount of bonds, mortgages or other securities: None			
12. Tax Status: Has not changed during preceding 12 months			
13. Publication Name:..... SAN DIEGO REALTOR®			
14. Issue Date for Circulation Data..... September 2010			
15. EXTENT AND NATURE OF CIRCULATION			
a. Total No. Copies (net press run)	10,542	11,600	
b. Paid Circulation (By Mail and Outside the Mail)			
b.(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541. (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	500	524	
b.(2) Mailed In-County Paid Subscriptions Stated on Form 3541 (include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	10,752	10,806	
b.(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales and Other Paid Distribution Outside USPS	0	0	
b.(4) Paid Distribution by Other Classes of Mail Through USPS	0	0	
c. Total Paid Distribution [sum of 15b (1)(2)(3) and (4)]	11,252	11,330	
d. Free or Nominal Rate Distribution (by Mail and Outside the Mail)			
d. (1) Free or Nominal Rate Outside-County Copies Included on PS Form 3541	0	0	
d. (2) Free or Nominal Rate In-County Copies Included on PS Form 3541	0	0	
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d. (4) Free or Nominal Rate Distribution Outside the Mail (carriers or other means)	253	228	
e. Total Free or Nominal Rate Distribution [sum of 15d (1)(2)(3) and (4)]	253	228	
f. Total Distribution (Sum of 15c and 15e)	11,505	11,558	
g. Copies Not Distributed	37	42	
h. Total (Sum of 15f and 15g)	11,542	11,600	
i. Percent Paid (15c divided by 15f times 100)	97.8%	98.0%	
16. Publication of Statement of Ownership will be printed in the November 2010 issue.			
17. Signature and Title of Editor, Publisher, Business Manager or Owner			

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THE NATIONAL ASSOCIATION OF REALTORS® RECORDS SOME BIG WINS IN 2010

By Scott Molloy

The National Association of REALTORS® (NAR) faced a tough year in 2010 with a beaten-down housing market and a federal government mired in political battles over health care, stimulus spending, and national debt. However, NAR was not only able to successfully protect REALTOR® interests and that of the home-buying community, it was able to record some very important legislative achievements as well.

To begin with, NAR was able to get two extensions of the \$8,000 Homebuyer Tax Credit. The first extension provided homebuyers additional time to qualify for the tax credit, and the second extension provided additional time to close on homes and still be eligible for the tax credit. The tax credit was an important stimulus measure to the struggling housing market. It helped distressed prop-

erties sell faster, thereby serving to stabilize home prices and provide much-needed cushion to the financial institutions. The net effect was job creation and a helping hand to a flat economy.

NAR also secured some important extensions on Government Sponsored Enterprises (GSE) and Federal Housing Administration (FHA) loan limits and the National Flood Insurance Program. NAR successfully fought efforts to lower the conventional and FHA loan limits. The current loan limits reflect the wide variation in home values both across the country and in local communities. Ignoring the first principle of real estate--location--lower limits would have eliminated thousands of otherwise qualified borrowers from conventional financing, putting downward pressure on pricing in a bottomed-out market. On the

insurance front, the lapse of flood insurance halted sales in flood prone areas around the country. NAR was successful in getting the National Flood Insurance Program extended to September 2011, jumpstarting these stalled sales.

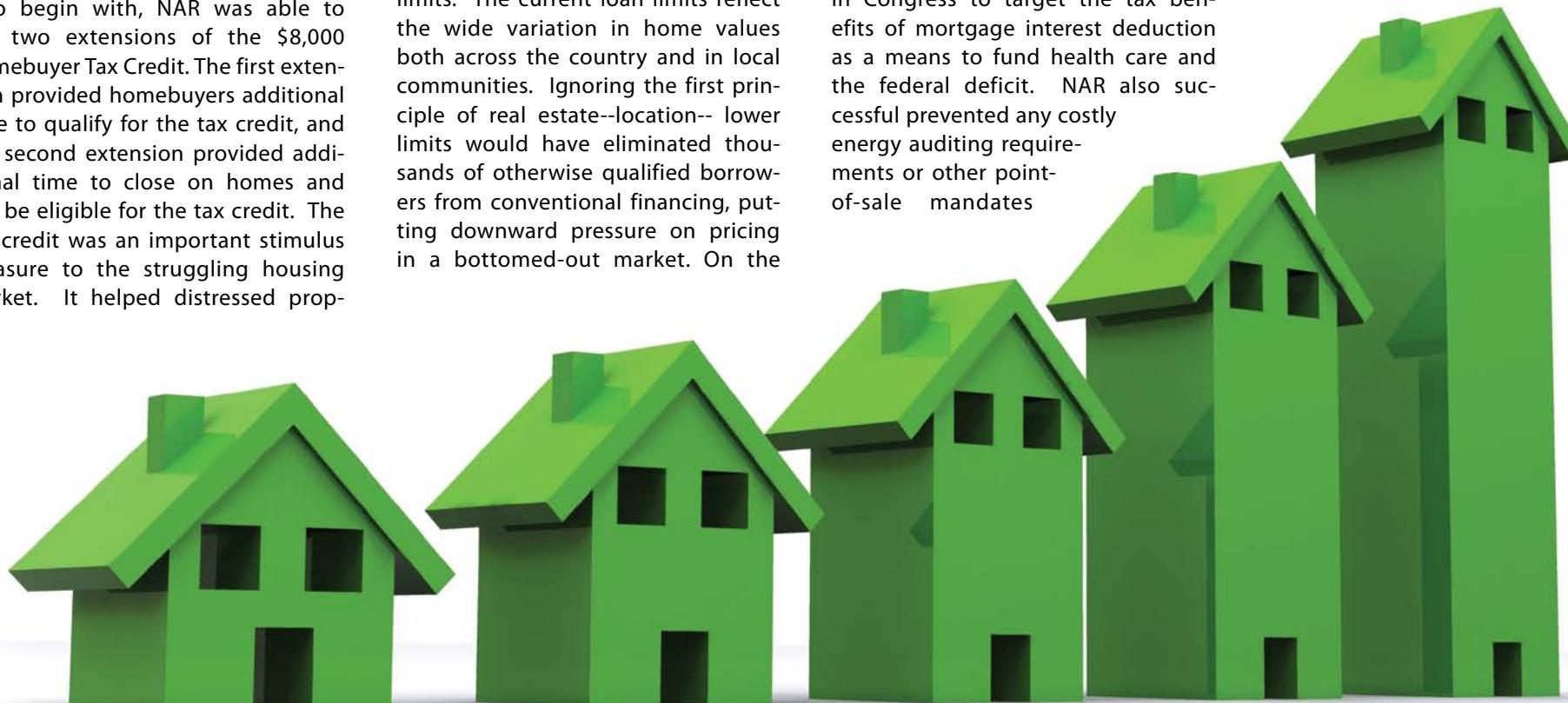
In addition to its proactive efforts to stimulate the housing market, NAR stayed true to its core values of protecting the mortgage interest deduction and fighting costly point-of-sale mandates. NAR fought against efforts in Congress to target the tax benefits of mortgage interest deduction as a means to fund health care and the federal deficit. NAR also successfully prevented any costly energy auditing requirements or other point-of-sale mandates.

that would have further weakened the housing market and permanently increased the cost associated with buying and selling real estate.

During such a politically contentious time, NAR demonstrated leadership on the gamut of REALTOR® priorities. This is ultimately a testament to REALTOR® members around the country who made these successes possible with their support and involvement in NAR.



SCOTT MOLLOY



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PARTNERING TOGETHER

Thank you to all those who braved San Diego's downpour on October 19 to attend the first "Partnering Together" event at the Hotel Solamar in downtown San Diego. SDAR takes great pride in the relationships it has developed with real estate affiliated companies and is looking forward to fostering many more connections.

We were pleased to be able to thank many of our wonderful sponsors from 2010 who helped us put on great educational and networking events such as the Short Sale Summit, the Expo, and the Regional Real Estate Summit, as well as the Charity Golf Tournament and 5K Walk for our Everyday Heroes (San Diego Police Officers). There are many great opportunities to partner with SDAR throughout the year. Contact us at sales@sdar.com or call (858) 715-8003 today to find out how we can do business together in 2011!



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The 3rd Annual Everyday Heroes Walk took place on September 26 at Mission Bay Park, De Anza Cove. Over 2,000 supporters of the "Everyday Heroes" program came together to walk and run for the Ambassadors Foundation.

A round of applause and special "thank you" to all of our fellow REALTORS®, friends, volunteers, our partner again this year the Girl Scouts, and our generous sponsors who made this all possible. The event was filled with great live entertainment, team awards,

and fun for all ages. We sincerely appreciate your continued support of the "Everyday Heroes" program and its mission to help San Diego Police Officers in becoming first-time homebuyers.

Your support and additional donations directly benefit the Ambassadors Foundation and has provided financial and educational assistance to 12 San Diego Police Department officers since the 2007 launch of the program. We look forward to seeing you at the next event.



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OCTOBER STATISTICS DETACHED HOMES

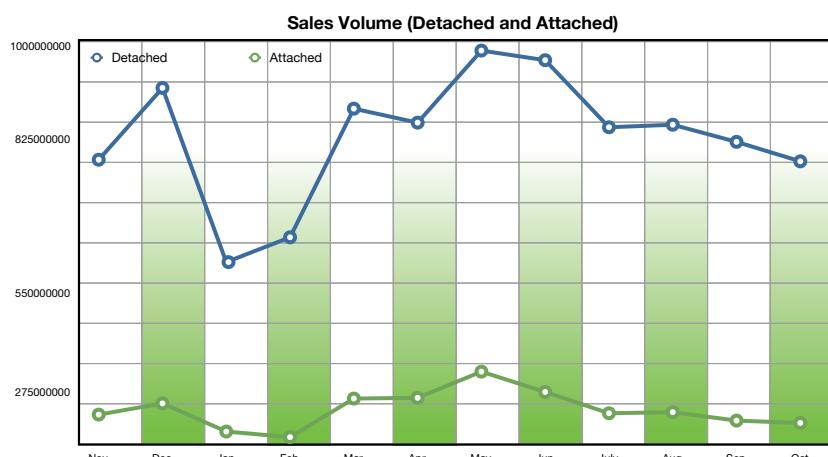
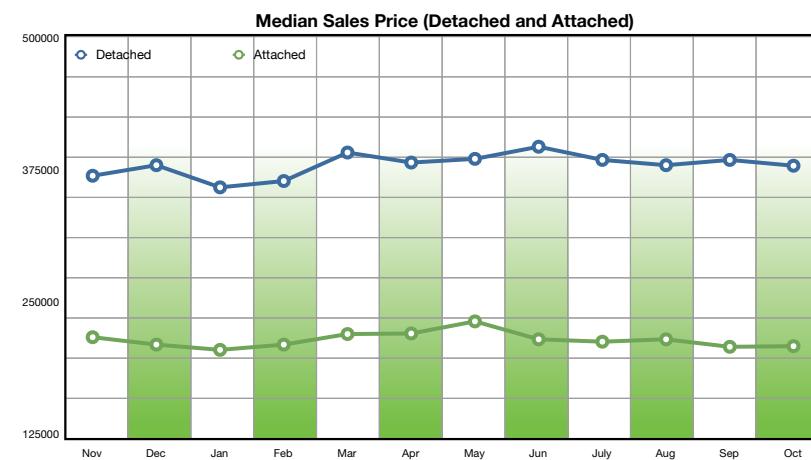
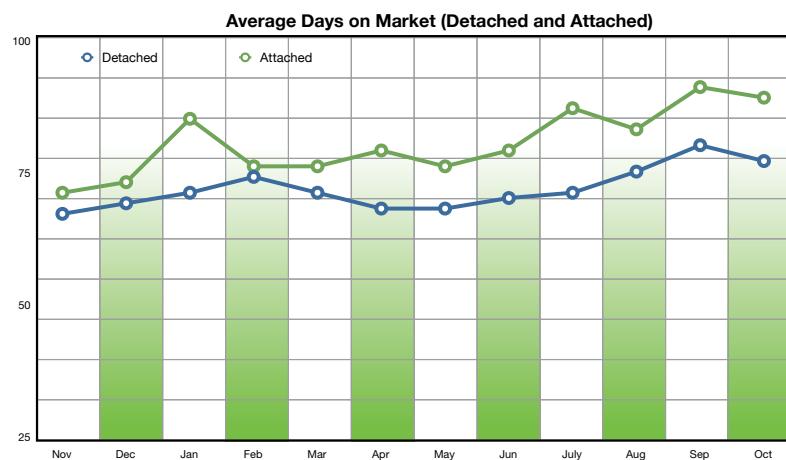
Current Year - 2010				Previous Year - 2009									
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD		
91901	Alpine	9	142	57	75	\$420,000	\$425,000	15	147	57	85	\$390,000	\$415,000
91902	Bonita	8	113	148	85	\$515,000	\$469,900	9	110	23	64	\$495,000	\$428,500
91905	Boulevard	3	15	88	88	\$46,500	\$125,000	0	15	0	87	\$0	\$145,000
91906	Campo	1	44	29	98	\$95,000	\$150,000	2	65	44	87	\$146,250	\$155,000
91910	Chula Vista	33	349	49	62	\$350,000	\$325,000	41	377	51	63	\$340,000	\$310,000
91911	Chula Vista	19	338	48	72	\$255,000	\$283,000	54	484	77	67	\$295,000	\$270,000
91913	Chula Vista	25	405	91	88	\$365,000	\$380,000	48	466	93	71	\$379,000	\$380,000
91914	Chula Vista	18	189	62	77	\$513,400	\$516,000	19	242	27	65	\$458,500	\$517,500
91915	Chula Vista	32	334	107	90	\$410,000	\$380,000	40	400	69	77	\$399,500	\$361,250
91916	Descanso	2	18	28	113	\$143,000	\$190,000	2	14	16	153	\$210,000	\$257,000
91917	Dulzura	0	2	0	116	\$0	\$207,500	0	2	0	36	\$0	\$152,000
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	10	85	52	64	\$358,000	\$299,900	9	83	20	72	\$250,000	\$264,900
91934	Jacumba	1	7	18	53	\$19,900	\$35,000	2	7	28	30	\$68,000	\$72,900
91935	Jamul	4	72	64	99	\$441,550	\$390,500	6	58	48	73	\$370,000	\$453,250
91941	La Mesa	16	238	39	70	\$416,000	\$408,000	29	286	37	64	\$427,500	\$368,000
91942	La Mesa	19	175	59	55	\$345,000	\$335,000	17	94	38	60	\$360,000	\$340,000
91945	Lemon Grove	23	190	85	74	\$261,000	\$265,000	19	222	70	74	\$238,000	\$235,000
91948	Mount Laguna	0	4	0	88	\$0	\$96,300	0	7	0	205	\$0	\$122,500
91950	National City	15	193	81	72	\$207,000	\$220,000	20	270	47	62	\$175,000	\$180,000
91962	Pine Valley	1	22	96	108	\$210,000	\$242,500	2	17	108	97	\$290,000	\$285,000
91963	Potrero	1	3	122	67	\$120,000	\$104,000	0	4	0	107	\$0	\$124,500
91977	Spring Valley	43	399	90	75	\$265,000	\$275,000	49	564	59	68	\$250,000	\$228,750
91978	Spring Valley	2	51	159	90	\$178,000	\$353,000	5	62	27	68	\$380,000	\$379,950
91980	Tecate	0	0	0	0	\$0	\$0	0	1	0	6	\$0	\$92,070
92003	Bonsall	5	42	87	97	\$435,000	\$475,000	4	38	82	98	\$98,000	\$396,920
92004	Borrego Springs	1	49	34	186	\$110,000	\$200,000	4	47	202	169	\$183,250	\$165,000
92007	Cardiff By The Sea	2	54	60	88	\$780,000	\$840,000	5	42	134	78	\$1,000,000	\$787,500
92008	Carlsbad	12	113	65	70	\$542,500	\$610,000	10	106	100	72	\$682,500	\$580,550
92009	Carlsbad	38	444	65	66	\$680,543	\$691,553	40	346	53	65	\$654,000	\$690,000
92010	Carlsbad	5	80	42	55	\$598,000	\$562,500	15	101	78	74	\$525,000	\$525,000
92011	Carlsbad	19	172	87	64	\$725,000	\$740,000	19	160	62	68	\$799,000	\$690,000
92014	Del Mar	5	78	203	111	\$1,242,000	\$1,337,500	12	101	112	109	\$1,263,250	\$1,370,000
92019	El Cajon	19	229	96	70	\$355,000	\$378,779	27	298	67	63	\$353,000	\$370,000
92020	El Cajon	32	228	63	58	\$280,000	\$309,000	25	231	46	67	\$305,000	\$310,000
92021	El Cajon	26	308	73	86	\$350,000	\$313,500	36	281	67	82	\$312,000	\$296,300
92024	Encinitas	33	327	74	61	\$950,000	\$751,000	30	287	68	65	\$759,500	\$717,500
92025	Escondido	25	270	56	70	\$375,000	\$325,000	34	307	95	80	\$282,500	\$260,000
92026	Escondido	20	350	102	83	\$395,000	\$342,000	36	423	62	75	\$313,000	\$305,000
92027	Escondido	37	446	60	75	\$303,000	\$289,950	55	615	74	76	\$245,000	\$235,000
92028	Fallbrook	42	423	81	96	\$326,000	\$340,000	49	427	63	90	\$335,000	\$334,500
92029	Escondido	14	145	95	80	\$592,000	\$485,000	13	138	64	63	\$490,000	\$457,500
92036	Julian	4	36	99	157	\$209,000	\$254,950	3	39	183	99	\$255,000	\$165,000
92037	La Jolla	22	213	113	104	\$1,264,500	\$1,325,000	27	193	146	112	\$1,600,000	\$1,495,000
92040	Lakeside	19	229	72	79	\$308,000	\$325,000	21	221	63	72	\$320,500	\$300,000
92054	Oceanside	17	166	65	59	\$341,000	\$353,500	26	209	54	78	\$319,250	\$340,000
92056	Oceanside	34	376	62	63	\$352,500	\$345,000	37	444	69	64	\$351,000	\$328,600
92057	Oceanside	42	459	63	70	\$297,500	\$340,000	55	558	87	73	\$330,000	\$310,000
92058	Oceanside	9	106	49	66	\$300,500	\$337,250	10	137	67	69	\$268,250	\$300,000
92059	Pala	0	4	0	108	\$0	\$423,500	0	3	0	181	\$0	\$575,000
92060	Palomar Mountain	1	9	120	115	\$165,000	\$165,000	0	10	0	230	\$0	\$197,500
92061	Pauma Valley	2	16	271	131	\$297,500	\$500,000	1	29	263	102	\$250,000	\$259,900

Current Year - 2010	
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OCTOBER STATISTICS ATTACHED HOMES

Current Year - 2010				Previous Year - 2009			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Median Price*	Sold Listings	Avg Days on Market	Median Price*
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	2	12	\$138,450	328	170	\$162,250
91902	Bonita	1	17	\$280,000	116	62	\$155,000
91905	Boulevard	0	0	\$0	0	0	\$0
91906	Campo	0	1	\$0	0	0	\$0
91910	Chula Vista	19	152	\$135,000	114	85	\$153,500
91911	Chula Vista	9	172	\$135,000	96	63	\$140,000
91913	Chula Vista	20	244	\$194,500	107	102	\$215,000
91914	Chula Vista	9	88	\$209,000	118	114	\$220,000
91915	Chula Vista	10	166	\$243,500	88	111	\$235,000
91916	Descanso	0	0	\$0	0	0	\$0
91917	Dulzura	0	0	\$0	0	0	\$0
91931	Guatay	0	0	\$0	0	0	\$0
91932	Imperial Beach	9	77	\$106,000	55	87	\$115,000
91934	Jacumba	0	0	\$0	0	0	\$0
91935	Jamul	0	0	\$0	0	0	\$0
91941	La Mesa	2	37	\$155,000	178	107	\$155,000
91942	La Mesa	13	121	\$190,000	90	78	\$190,000
91945	Lemon Grove	1	27	\$80,000	81	75	\$103,000
91948	Mount Laguna	0	0	\$0	0	0	\$0
91950	National City	9	81	\$124,900	61	93	\$120,000
91962	Pine Valley	1	3	\$24,900	28	163	\$25,000
91963	Potrero	0	0	\$0	0	0	\$0
91977	Spring Valley	9	110	\$105,000	62	75	\$141,000
91978	Spring Valley	2	16	\$180,500	12	88	\$140,000
91980	Tecate	0	0	\$0	0	0	\$0
92003	Bonsall	1	26	\$89,000	173	67	\$130,000
92004	Borrego Springs	0	15	\$65,000	0	232	\$65,000
92007	Cardiff By The Sea	3	41	\$346,000	87	50	\$425,000
92008	Carlsbad	7	76	\$302,000	132	103	\$380,000
92009	Carlsbad	21	215	\$300,000	114	78	\$322,000
92010	Carlsbad	6	65	\$255,000	48	49	\$356,000
92011	Carlsbad	7	62	\$394,000	49	49	\$425,500
92014	Del Mar	1	37	\$514,900	168	89	\$489,000
92019	El Cajon	8	107	\$185,000	135	75	\$170,000
92020	El Cajon	19	166	\$105,000	140	119	\$100,000
92021	El Cajon	9	137	\$124,000	106	85	\$125,000
92024	Encinitas	17	133	\$425,000	48	66	\$419,000
92025	Escondido	7	78	\$130,000	108	75	\$125,500
92026	Escondido	8	144	\$105,000	104	70	\$124,950
92027	Escondido	8	96	\$93,500	121	84	\$108,380
92028	Fallbrook	2	20	\$256,500	143	71	\$202,500
92029	Escondido	2	16	\$159,000	54	67	\$171,000
92036	Julian	0	0	\$0	0	0	\$0
92037	La Jolla	23	234	\$535,000	105	90	\$501,500
92040	Lakeside	9	96	\$94,000	90	83	\$100,000
92054	Oceanside	18	150	\$302,000	104	84	\$313,000
92056	Oceanside	22	216	\$182,450	62	72	\$202,500
92057	Oceanside	27	279	\$152,000	57	90	\$145,000
92058	Oceanside	16	92	\$160,000	59	79	\$160,000
92059	Pala	0	0	\$0	0	0	\$0
92060	Palomar Mountain	0	0	\$0	0	0	\$0
92061	Pauma Valley	0	3	\$337,000	0	149	\$337,000

Current Year - 2010				Previous Year - 2009			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Median Price*	Sold Listings	Avg Days on Market	Median Price*
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	3	37	\$260,000	12	77	\$295,000
92065	Ramona	3	36	\$80,000	139	100	\$147,950
92066	Ranchita	0	0	\$0	0	0	\$0
92067	Rancho Santa Fe	0	4	\$0	0	86	\$79,500
92068	San Luis Rey	0	0	\$0	0	0	\$0
92069	San Marcos	14	108	\$154,500	94	71	\$140,000
92070	Santa Ysabel	0	0	\$0	0	0	\$0
92071	Santee	13	187	\$230,000	80	84	\$195,000
92075	Solana Beach	5	70	\$650,000	117	70	\$655,000
92078	Sta Marcos	19	186	\$280,000	96	81	\$282,051
92081	Vista	5	38	\$165,000	65	63	\$183,500
92082	Valley Center	0	0	\$0	0	0	\$0
92083	Vista	10	80	\$137,500	55	45	\$174,000
92084	Vista	3	48	\$150,000	162	93	\$158,500
92086	Warner Springs	0	0	\$0	0	0	\$0
92091	Rancho Santa Fe	3	13	\$665,000	79	105	\$597,000
92093	La Jolla	0	0	\$0	0	0	\$0
92101	San Diego Downtown	60	761	\$343,750	85	95	\$335,000
92102	San Diego	6	65	\$110,750	120	87	\$126,500
92103	Mission Hills	15	189	\$315,000	60	85	\$355,000
92104	North Park	18	162	\$202,000	76	76	\$199,000
92105	East San Diego	11	128	\$79,500	57	77	\$86,000
92106	Point Loma	3	30	\$530,000	222	97	\$443,750
92107	Ocean Beach	4	67	\$337,000	46	71	\$300,000
92108	Mission Valley	14	248	\$303,500	85	77	\$255,000
92109	Pacific Beach	22	190	\$325,000	81	103	\$382,500
92110	Old Town SD	15	137	\$24,000	70	78	\$275,000
92111	Linda Vista	11	153	\$275,000	77	82	\$275,000
92113	Logan Heights	0	39	\$90,000	0	58	\$9,621
92114	Encanto	1	16	\$62,000	5	73	\$166,550
92115	College Grove	13	220	\$117,000	45	83	\$115,000
92116	Normal Heights	6	158	\$160,750	120	92	\$165,000
92117	Clairemont Mesa	5	86	\$139,000	94	64	\$200,000
92118	Coronado	5	65	\$790,000	137	113	\$975,000
92119	San Carlos	4	83	\$217,500	99	69	\$175,000
92120	Del Cerro	10	92	\$166,750	97	97	\$174,250
92121	Sorrento	1	25	\$445,000	12	63	\$384,000
92122	University City	14	214	\$310,950	53	79	\$285,000
92123	Serra Mesa	7	102	\$255,000	64	68	\$199,500
92124	Tierrasanta	4	53	\$313,250	117	56	\$350,000
92126	Mira Mesa	18	214	\$232,000	88		



COMPARATIVE SALES - EXISTING HOMES - OCTOBER 2010 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume October 2010	\$212,026,301	-26.863	-2.249	\$770,905,772	-14.529	-4.997
2 Average Sales Price October 2010	\$265,697	-5.692	-2.249	\$514,280	7.024	0.960
3 Median* Sales Price October 2010	\$213,500	1.660	0.280	\$384,500	1.180	-1.410
4 Sold Listings October 2010	798	-22.449	0.000	1,499	-20.139	-5.901
5 Average Days on Market October 2010	89	15.584	-2.198	77	20.313	-3.750
6 Total Sales Volume October 2009	\$289,902,935			\$901,947,187		
7 Average Sales Price October 2009	\$281,733			\$480,526		
8 Median* Sales Price October 2009	\$210,000			\$380,000		
9 Sold Listings October 2009	1,029			1,877		
10 Average Days on Market October 2009	77			64		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2010	\$2,586,576,645	1.557		\$8,731,691,567	4.338	
12 Average Sales Price YTD 2010	\$268,735	4.670		\$499,011	11.714	
13 Median* Sales Price YTD 2010	\$220,000	10.000		\$385,000	10.000	
14 Sold Listings YTD 2010	9,625	-2.974		17,498	-6.603	
15 Average Days on Market YTD 2010	83	9.211		73	1.389	
16 Total Sales Volume YTD 2009	\$2,546,915,689			\$8,368,638,850		
17 Average Sales Price YTD 2009	\$256,746			\$446,685		
18 Median* Sales Price YTD 2009	\$200,000			\$350,000		
19 Sold Listings YTD 2009	9,920			18,735		
20 Average Days on Market YTD 2009	76			72		

Copyright 2010 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. *The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

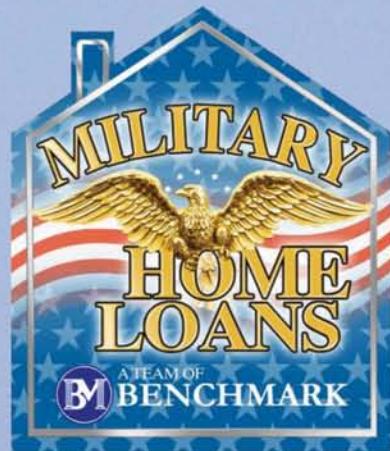
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VA technically does not care about permits for additions or remodels. But... There is a problem that is inherent to appraisal guidelines - regardless of loan type.

If an addition or remodel is not permitted, the city can require the property owner to remove it. If that happened, then the collateral for the loan is worth less than what the lender based their decision on, and the appraiser may have liability issues. That's why some appraisers mandate permits, while others just comment on it in their report.

For more details on this and other critical VA information please visit us at:
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 or email us at:
Info@Mil-Loans.com

NOVEMBER FORMS UPDATE

It's your favorite forms guy again with the latest changes to the C.A.R. Forms Library! Lots of good changes to the forms – almost all derived from suggestions sent to C.A.R. by REALTORS® like you!

Anytime you think you see a problem with a C.A.R. form, or if you have suggestions or other comments, please send them to carforms@car.org. A very nice lady named Joy Alafia monitors this account, and assembles all of the comments for the C.A.R. Standard Forms Advisory Committee (SFAC) to review.

Having served on that committee, I promise you that thoughtful comments and suggestions often provoke considerable debate amongst the committee member and the C.A.R. legal staff. The SFAC meets at least three times a year to review comments on the forms. Your comments and suggestions are always appreciated, and are the basis for improvements to the forms we work with every day.

You may review in detail all of the November 2010 forms changes by going to the C.A.R. website: www.car.org/legal/standard-forms/. To save you some time, here is a quick review of the highlights of the new forms from the November release due to be released on zipForm® by November 22, 2010:

- **Transfer Disclosure Statement (TDS):** Modified to conform to

statutory disclosure requirements for carbon monoxide detector and to include smoke detector and water heater compliance.

• Statewide Buyer and Seller

Advisory (SBSA): A number of additional references were added to alert buyers and sellers to the EPA Lead Rule, golf course disclosure, formaldehyde, zone maps, high speed rail, legal action, the internet & social media, and modified product recall section.

• REO Advisory and REO Advisory – Listing (REO and REOL): Added references about buyer's choice of title insurance and escrow and a paragraph about tenant's rights at foreclosure.

• Counter Offer (CO): Change made to clarify when counter offer expires and clarifies that pesky

multiple counter offer block.

• Short Sale Addendum (SSA): This form was reformatted to clarify contingency for lender approval and better defines contractual time frames.

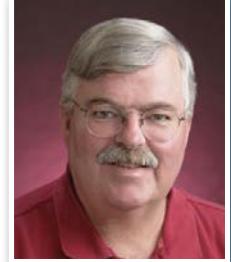
There was one new form released in November, and it is the **Short Sale Information Advisory (SSIA).** This form expands the advisories for short sale considerations for both the buyer and seller, and it replaces the Short Sale Listing Advisory (SSL). In our current market, this will be a very useful form!

Finally, in most cases, it is okay to continue to use the previous form, but be aware that C.A.R. no longer monitors the legal validity of any superceded form, and the C.A.R. User Protection Agreement only applies to the most current version of a form. For

those using zipForm® online, this isn't an issue since the most recent form will always be available. If you are not using zipForm®, why aren't you?

Once again, please keep those comments and suggestions coming! Comments on C.A.R. forms should be sent to carforms@car.org, and comments or suggestions on SDAR forms should be sent to Kate Speir, SDAR's Director of Risk Management at kspeir@sdar.com.

David Gillingham is a member of the SDAR Risk Management Committee and serves as a Director for the California Association of REALTORS®.



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EDUCATION SPOTLIGHT

PROPERTY MANAGEMENT: CHALLENGES & OPPORTUNITIES

Tuesday, November 30

Current market conditions have encouraged many real estate agents to look to property management as a way to supplement their income. While there are many opportunities for REALTORS® in the property management arena, there are also numerous challenges.

Course Topics

- Relationship with clients
- Marketing
- Trust fund handling
- Rent collection & bill payment
- Minimizing risks and liabilities

Instructor: Rick Snyder, R.A.
Snyder Properties, Inc.

Time: 9:30 a.m. – 11:30 a.m.

Location: San Diego Association of REALTORS®
4845 Ronson Court, San Diego, CA
92111

Price:

REALTOR® Plus+ Members...\$12.75

SDAR REALTORS®\$15

All others.....\$20

QUICKBOOKS®: TIPS ON GETTING STARTED

Friday, December 3

QuickBooks® is a great financial tool for tracking your agency's financial activities, managing the accounting of a small brokerage, or for your personal household income and expenses. The class is conducted as a lecture, using a detailed handout, and live demonstration of each topic.

Course Topics

- Setting up the Chart of Accounts to help you track your expenses and deductions
- Balancing your checkbook
- Tracking expenses paid with a credit card

- Keeping track of your out of pocket costs on each real estate transaction
- Hidden features, options and preferences
- Managing and keeping your data safe

Instructor: Mike LaNier, On-Line Bookkeeping Solutions

Time: 9:00 a.m. – 12:00 p.m.

Location: San Diego Association of REALTORS®
4845 Ronson Court, San Diego, CA
92111

Price:

REALTOR® Plus+ Members...\$24.65

SDAR REALTORS®\$29

All Others.....\$39

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Classes subject to change or cancellation.
Check www.sdar.com for current information.

November	Class Name		Time	SDAR	All Others	Credits	Presenter
16	HAFA Short Sales	(REALTOR® Plus: \$84.15)	9:00 am – 4:00 pm	\$99	\$109	NA	J. Alan Sappenfield
16	zipForm® Online Lab		9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund
30	Property Mgmt: Challenges & Opportunities	(REALTOR® Plus: \$12.75)	9:30 am – 11:30 am	\$15	\$20	NA	Rick Snyder
December	Class Name		Time	SDAR	All Others	Credits	Presenter
1 & 2	Pricing a Property & The Rules of Marketing	(RMS Members: \$105)	Wed: 9:00 am – 1:00 pm Thur: 9:00 am – 12:00 pm	\$131	\$141	7 CP	Jackie Oliver, Esq.
3	Contract Essentials featuring the New RPA	(RMS Members: \$69)	8:00 am – 5:00 pm	\$89	\$105	8 CP	Ed Estes, Esq.
3	The New Residential Purchase Agreement	(REALTOR® Plus: \$41.65)	1:00 pm – 5:00 pm	\$49	\$69	3 CP	Ed Estes, Esq.
3	QuickBooks®: Tips on Getting Started	(REALTOR® Plus: \$24.65)	9:00 am – 12:00 pm	\$29	\$39	NA	Mike LaNier
7	Generation Buy	(REALTOR® Plus: \$75.65)	9:00 am – 4:00 pm	\$89	\$99	NA	J. Alan Sappenfield
8	MLS Tempo Training - Day 1		9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer
9	Forms Forum: Revised C.A.R. and Local Forms	(RMS Members: \$5)	9:00 am – 10:30 am	\$10	\$20	NA	Kevin Burke, Dave Gillingham
10	Know Your Disclosures	(RMS Members: \$59)	9:00 am – 4:00 pm	\$79	\$99	6 CP	Ed Estes, Esq.
14	MLS Tempo Training - Day 2		9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer
16	zipForm® Online Lab		9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund
January	Class Name		Time	SDAR	All Others	Credits	Presenter
6	HAFA Short Sales	(REALTOR® Plus: \$84.15)	9:00 am – 4:00 pm	\$99	\$109	NA	J. Alan Sappenfield
11	Transaction Management Secrets	(REALTOR® Plus: \$63.75)	9:30 am – 1:30 pm	\$75	\$89	2 CS	Diana Turnbloom
16	zipForm® Online Lab		9:30 am – 12:30 pm	\$35	\$42	NA	Kimber Backlund

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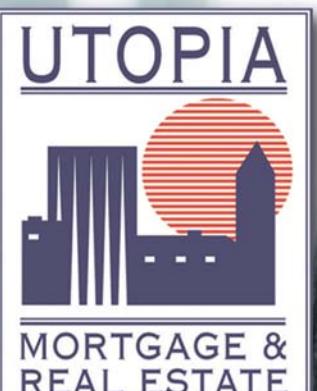
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DECEMBER 2010 CALENDAR OF EVENTS



SDAR COMMITTEE MEETINGS						
1	Pricing a Property & The Rules of Marketing (Day 1) 9:00 am - 1:00 pm (Kearny Mesa)	2	Pricing a Property & The Rules of Marketing (Day 2) 9:00 am - 12:00 pm (Kearny Mesa)	3	Contract Essentials (featuring the New RPA) 8:00 am - 5:00 pm (Kearny Mesa) QuickBooks: Getting Started 9:00 am - 12:00 pm (Kearny Mesa)	4
5	New Member Orientation 8:30 am - 5:00 pm (Kearny Mesa) "Real Estate Today" on AM 600 KOGO 9:00 am - 10:00 am	6	Real Estate Exchangers 8:30 am - 11:00 am (Kearny Mesa) Generation "Buy" 9:00 am - 4:00 pm (Kearny Mesa)	7	Free MLS Training (Day 1) 9:15 am - 4:30 pm (Kearny Mesa)	8
12	"Real Estate Today" on AM 600 KOGO 9:00 am - 10:00 am	13	Real Estate Exchangers 8:30 am - 11:00 am (Kearny Mesa) Free MLS Training (Day 2) 9:15 am - 4:30 pm (Kearny Mesa)	14	South County Pitch Session 9:00 am - 10:00 am (South County)	15
19	"Real Estate Today" on AM 600 KOGO 9:00 am - 10:00 am	20	Real Estate Exchangers 8:30 am - 11:00 am (Kearny Mesa) SDAR Closed for Staff Event 2:00 pm - 5:00 pm	21	zipForm® Online Lab 9:00 a.m. - 12:00 p.m.	16
26	"Real Estate Today" on AM 600 KOGO 9:00 am - 10:00 am	27	28	29	SDAR Closed	30
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31						SDAR Closed

All classes/events subject to change or cancellation.



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